Banks in the State of Punjab. Branches of all the banks are providing agricultural loan to the farmers.

(b) The amount of credit to farmers through Kisan Credit Cards (KCCs) and direct help to farmers in general and in Hoshiarpur District in particular during the last 2 years are as under:-

(Rs.in crore)

State/ District	Financial Year	Disbursement through KCC	Direct disbursement for other purpose
Punjab	2003-04	6869.97	1293.74
	2004-05 (up to 31.12.2004)	7199.42	1711.94
Hoshiarpur	2003-04	258.19	59.87
	2004-05 (up to 31.12.2004)	262.19	53.44

(c) Applications received for agriculture loans are disposed of within a miximum period of 14 days.

(d) Kisan Credit Card scheme was introduced in order to provide loans in a hassle free and cost effective manner. Loans upto Rs.50,000/- has been made collateral free. A simplified loan document has also been circulated to all banks for adoption.

(e) and (f) Rate of interest on loans by commercial banks has been deregulated by Reserve Bank of India (RBI) with the directions to the banks that the rate of interest on loans up to Rs. 2.00 lakh should not exceed their Benchmark Prime Lending Rate (BPLR). Banks are free to decide the rate of interest on loans above Rs. 2.00 lakhs based on their cost of funds and prudential credit norms. As the BPLR varies from bank to bank, the interest rate charged by the different banks is not same.

Increase in the share of small investors in Disinvestment of PSUs

2865. SHRI LALIT SURI : Will the Minister of FINANCE be pleased to state :

(a) whether there is a proposal under Government's consideration to increase the share of small investors in the disinvestment of public sector companies; and

(b) if so, the names of the public sector companies likely to be offered for disinvestments during 2005-06 and the share thereof proposed to be offered to small investors?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM) : (a) In the case of Initial Public Offering of Government equity in unlisted Public Sector Enterprises (PSEs) the allocation of shares to small investors is governed by the Securities and Exchange Board of India (SEBI) (Disclosure and Investors Protection) Guidelines (DIP), SEBI has amended SEBI (Disclosure and Investors Protection) Guidelines (DIP), 2000 in March 2005 enhancing the minimum allocation of shares to retail investors from the existing 25% to 35% and redefined the retail individual investor, as the one who applies or bids for securities of or for a value not exceeding a value of Rs. 1,00,000, as against the existing limit of Rs. 50,000. In the case of Offer for Sale of Government equity in the listed PSEs, the Government has voluntarily adopted the SEBI guidelines.

(b) No decision has been taken so far for disinvestment of any specific Public Sector Enterpirse in 2005-06.

Disclosure of Income by companies

†2866. SHRIMATI KUM KUM RAI : Will the Minister of FINANCE be pleased to state :

(a) the number of National and Multi-National Companies in the country which do not disclose the income of higher than one crore rupees; and

(b) the action taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM) : (a) and (b) No such data is maintained by the Income Tax Department.

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†Original notice of the question was received in Hindi.